

Making the Most Of Your Open Enrollment



What You Will Find Inside This Packet

Inside, you will find the information you need to make changes to your benefits in 2006. If you want to make changes, return your personalized open enrollment form to Benefits and Retirement Operations *by Friday, October 28*. Otherwise, simply keep it for your records.

Here's the information that's included in this open enrollment packet:

- **A Survey of Your Comfort Level with Computers.** Next year, open enrollment will be online, and the county would like to know your comfort level in using computers for online enrollment.
- **Healthy IncentivesSM 2006 Wellness Assessment.** Read about the benefits of taking the wellness assessment next year, beginning January 1, 2006, as part of the Healthy IncentivesSM program of health care benefits for 2007.
- **Beneficiary Designation.** Use this Beneficiary Designation form to update any of the beneficiary information that appears on your personalized open enrollment form.
- **FSA Guide.** Read this guide to find out how health care and dependent care Flexible Spending Accounts (FSAs) can help you save tax dollars. If you decide to enroll in an FSA or you're currently enrolled and want to continue participating in 2006, return the FSA Enrollment Form included in the guide to Benefits and Retirement Operations *by Friday, October 28*.
- **Your open enrollment guide.** This guide is numbered to correspond to and explain each section of your personalized open enrollment form.
- **Summary of Material Modification.** Though there are no significant changes to your benefit plans this year, there are lots of updates to "Your King County Benefits," the collection of booklets describing your benefit plans and how the county administers them. This Summary of Material Modification provides all the updates – always use it when referring to your plan booklets. Copies of "Your King County Benefits" are available at www.metrokc.gov/employees/benefits or from Benefits and Retirement Operations.
- **HIPAA Notice of Privacy Practices.** This notice tells you how King County protects and secures your personal medical information.
- **Your COBRA Continuation of Coverage Rights.** This notice informs you of your rights to continue your health coverage when you leave employment with the county or take a leave of absence from the county.
- **Prescription Drugs and Medicare, Part D.** Learn about Medicare, Part D, prescription drug coverage.
- **Your personalized open enrollment form.** If you want to make changes to your benefits in 2006, this is the form you need to return to Benefits and Retirement Operations *by Friday, October 28*. If you need to update beneficiaries or correct the beneficiary information shown on your open enrollment form, use the Beneficiary Designation form instead.

Turn over for more useful information . . .

Call 206-684-1556 for alternate formats.

A Checklist for What You Need to Do

Here are important things you should do during open enrollment:

- ☐ Read the materials in your packet.
- ☐ Decide if you want to change medical coverage for yourself or your family members.
- ☐ Decide if you want to drop or reduce any enhanced life insurance you already have.
- ☐ Decide if you want to add, increase/reduce or drop enhanced accidental death and dismemberment (AD&D) insurance.
- ☐ Decide if you want to drop enhanced long term disability (LTD) insurance you already have.
- ☐ Decide if you want to enroll or re-enroll in a Flexible Spending Account – if you do, return the FSA Enrollment Form *by Friday, October 28*.
- ☐ Decide whether to transfer from PERS Plan 2 to PERS Plan 3, if you are “grandfathered” in PERS Plan 2
- ☐ Decide if you want to add or drop family members on your coverage – if you do, use the back of your personalized open enrollment form.
- ☐ Decide if you want to update your beneficiaries – if you do, use the separate Beneficiary Designation form and return it anytime.
- ☐ Return your personalized open enrollment form *by Friday, October 28*, only if you want to make changes – otherwise, simply keep the form for your records.

If You Have Questions

If you have questions, contact Benefits and Retirement Operations:

- **Stop by the third floor of the Exchange Building.** The address is Exchange Building EXC-ES-0300, 821 Second Avenue, Seattle WA 98104-1598, and office hours are 8:30 a.m.-4:30 p.m. weekdays.
- **Call the benefits staff.** The phone number is 206-684-1556 and is staffed 9 a.m.-4 p.m. during open enrollment, 9:30 a.m.-3:30 p.m. other times.
- **Visit the Web site.** The Web site is www.metrokc.gov/employees/benefits – it’s available 24/7.